

Information to identify the case:

Debtor 1	Christopher L. Berry	Social Security number or ITIN	xxx-xx-7685
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	20-70014-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher L. Berry

5/20/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher L. Berry
Debtor

Case No. 20-70014-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 20, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher L. Berry, 216 Leila Street, Johnstown, PA 15905-2740
15184780	+ Conemaugh Memorial Medical Center, c/o LifePoint Health Business Services, One Tech Park Drive, Suite 3400, Johnstown, PA 15901-2508
15184781	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
15184782	+ Conemaugh Phys Group, Attn: Billing/Westwood, 1086 Franklin Street, Johnstown, PA 15905-4305
15192837	+ Conemaugh Physician Group, 1086 Franklin Street, Johnstown PA 15905-4398
15184789	Gina Thompson, Johnstown, PA 15905
15184790	+ Johnstown Credit Burea, 2355 Bedford St Ste 4, Johnstown, PA 15904-1114
15184791	+ Jyothi K. Gella, MD, c/o Billing, 1086 Franklin Street, Johnstown, PA 15905-4305
15184794	Phelan Hallinan Diamond & Jones, LLP, Attn: Peter Wapner, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15184796	+ The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 21 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 21 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	May 21 2025 03:55:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
15191350	EDI: PHINAMERI.COM	May 21 2025 03:55:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15184776	+ Email/Text: EBNProcessing@afni.com	May 21 2025 00:03:00	Afni, Po Box 3427, Bloomington, IL 61702-3427
15184777	+ EDI: PHINAMERI.COM	May 21 2025 03:55:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
15184778	Email/Text: asaville@csrnmg.com	May 21 2025 00:03:00	Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901
15184779	+ Email/Text: bzern@celticbank.com	May 21 2025 00:03:00	Celtic Bank, 268 State Street #300, Salt Lake City, UT 84111-5314
15184783	+ EDI: CCS.COM	May 21 2025 03:55:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
15184784	+ Email/Text: bdsupport@creditmanagementcompany.com	May 21 2025 00:03:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

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User: auto

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15184785	+ EDI: CMIGROUP.COM	May 21 2025 03:55:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
15184786	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2025 00:34:20	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15184787	+ EDI: AMINFOFP.COM	May 21 2025 03:55:00	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
15184788	+ EDI: PHINGENESIS	May 21 2025 03:55:00	Genesis FS Card Services, P.O. Box 4488, Beaverton, OR 97076-4402
15217268	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 21 2025 00:03:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
15184792	Email/Text: bk@lendmarkfinancial.com	May 21 2025 00:03:00	Lendmark Financial Services, 2118 Usher St, Covington, GA 30014
15205630	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 00:22:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15509289	+ Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:03:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15442017	+ Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:03:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15715652	^ MEBN	May 21 2025 00:00:01	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
15184793	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 21 2025 00:03:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15213942	+ EDI: JEFFERSONCAP.COM	May 21 2025 03:55:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15215111	EDI: Q3G.COM	May 21 2025 03:55:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
15215112	EDI: Q3G.COM	May 21 2025 03:55:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15184795	+ Email/Text: Supportservices@receivablesperformance.com	May 21 2025 00:03:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
15184797	+ EDI: VERIZONCOMB.COM	May 21 2025 03:55:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
15204855	+ EDI: CKSFINANCIAL.COM	May 21 2025 03:55:00	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
15194126	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-7

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Christopher L. Berry thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

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